

WHAT IS CLAIMED IS:

1. A method of electronically managing payment media in a retail store, the method comprising:

automatically determining the possibility of providing a proposed payment media management solution in response to a payment media processing request; and

providing the proposed payment media management solution, if possible, in response to the request,

wherein the proposed payment media management solution includes one or more of at least a start fund solution, a payment media change dispensing solution, a payment media advance solution, a bank deposit solution, a coupon redemption solution and a payment media acceptance operation solution,

wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

2. The method of claim 1, wherein the request is provided by an operator in a retail store.

3. The method of claim 1, wherein the request is automatically provided by a controller in response to instructions stored on a machine-readable storage medium:

4. The method of claim 1, wherein the step of automatically determining the proposed payment media management solution is performed based on one or more of at least a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time.

5. The method of claim 4, wherein the group of rules considers one or more of at least one of retailer type, retailer size, retailer location, type of payment media originating device where the proposed payment media management solution is to be provided, the specific payment media originating device for which the proposed payment media management solution distribution is requested, time of day for the proposed payment media management solution distribution, calendar date for the proposed payment media management solution distribution, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

6. The method of claim 4, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information,

frequency and size of payment media refunds processed within a predetermined period of time, payment media information from an automatic teller machine located in a retail store, payment media information from a third party payment media redemption machine located in a retail store, a value of payment media in a retail store, a denomination of payment media in a retail store, media type and payment media pickup or delivery information scheduled by a cash-in-transit operator.

7. The method of claim 4, wherein the instructions provided by the entity other than a retail store are provided to a retail store via a communication network.

8. The method of claim 1, wherein the step of determining the proposed payment media management solution requires no additional input other than the payment media processing request.

9. The method of claim 1, further comprising:  
modifying the proposed payment media management solution based on further input.

10. The method of claim 9 where the further input is from a retail store operator requesting the payment media management solution.

11. The method of claim 1, wherein a plurality of the proposed payment media management solutions are simultaneously provided for a plurality of operators in a retail store.

12. The method of claim 1, wherein one or more proposed payment media management solutions are provided for at least one payment media originating source.

13. The method of claim 12, wherein the at least one payment media originating source comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

14. A machine-readable storage medium that provides instructions for electronically managing payment media in a retail store, the instructions, when executed by a processor, cause the processor to perform operations comprising:

automatically determining the possibility of providing a proposed payment media management solution in response to a payment media processing request; and

providing the proposed payment media management solution, if possible, in response to the request,

wherein the proposed payment media management solution includes one or more of at least a start fund solution, a cash change dispensing solution, a cash advance

solution, a bank deposit solution, a coupon redemption solution and a payment media acceptance operation solution, wherein

a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

15. The machine-readable storage medium according to claim 14, wherein one or more proposed payment media management solutions are provided for at least one payment media originating source.

16. The machine-readable storage medium according to claim 15, wherein the at least one payment media originating source comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

17. The machine-readable storage medium according to claim 14, wherein the step of automatically determining the proposed payment media management solution is performed based on one or more of at least a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time.

18. The machine-readable storage medium according to claim 17, wherein the group of rules considers one or more of at least one of retailer type, retailer size, retailer location, type of payment media accepting device where the proposed payment media management solution is to be provided, the specific cash accepting device for which the proposed payment media management solution distribution is requested, time of day for the proposed payment media management solution distribution, calendar date for the proposed payment media management solution distribution, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

19. The machine-readable storage medium according to claim 17, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of payment media refunds processed within a predetermined period of time, payment media information from an automatic teller machine located in a retail store, payment media information from a third party payment media redemption machine located in a retail store, a value of payment media in a retail store,

a denomination of payment media in a retail store, media type and payment media pickup or delivery information scheduled by a cash-in-transit operator.

20. The machine-readable storage medium according to claim 14, wherein a plurality of the proposed payment media management solutions are simultaneously provided for a plurality of payment media originating devices in a retail store.

21. A system for electronically managing payment media in a retail store having one or more payment media accepting devices, comprising a controller that:

automatically determines the possibility of providing a proposed payment media management solution in response to a payment media processing request; and

provides the proposed payment media management solution, if possible, in response to the request,

wherein the proposed payment media management solution includes one or more of at least a start fund solution, a cash change dispensing solution, a cash advance solution, a bank deposit solution, a coupon redemption solution and a payment media acceptance operation solution,

wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

22. The system according to claim 21, wherein one or more proposed payment media management solutions are provided for at least one payment media originating source.

23. The system according to claim 22, wherein the at least one payment media originating source comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

24. The system according to claim 21, wherein the controller automatically determines the proposed payment media management solution based on one or more of at least a group of rules stored in a lookup table, instructions provided for a retail store, instructions provided by an entity other than a retail store, and instructions based on real time or substantially real time analysis of payment media activity information that is electronically obtained in a retail store during a predetermined period of time.

25. The system according to claim 24, wherein the group of rules considers one or more of at least one of retailer type, retailer size, retailer location, type of payment media accepting device where the proposed payment media management solution is to be provided, the specific cash accepting device for which the proposed payment media management solution distribution is requested, time of day for the proposed payment media management

solution distribution, calendar date for the proposed payment media management solution distribution, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

26. The system according to claim 24, wherein the payment media activity information comprises electronic point of sale (EPOS) data, payment media refund amount information, frequency and size of payment media refunds processed within a predetermined period of time, payment media information from an automatic teller machine located in a retail store, payment media information from a third party payment media redemption machine located in a retail store, a value of payment media in a retail store, a denomination of payment media in a retail store, media type and payment media pickup or delivery information scheduled by a cash-in-transit operator.

27. The system according to claim 21, further comprising a payment media handling apparatus having a user interface coupled to the controller.

28. The system according to claim 27, wherein the payment media handling apparatus comprises one or more of a payment media dispensing device, a payment media acceptance device, a payment media recycling device and a payment media deposit processing device.

29. The system according to claim 27, wherein the payment media handling apparatus is electronically coupled to one or more of the payment media originating sources in a retail store through a communication network.

30. The system according to claim 27, wherein the payment media handling apparatus comprises at least one of a payment media counter, a payment media sorter, a payment media dispenser, a payment media acceptor, a payment media recycler, and a payment media deposit assembler.

31. The system according to claim 28, wherein the payment media dispensing device, the payment media acceptance device, the payment media recycling device and the payment media deposit processing device are included in a single housing.

32. A method of electronically determining a start fund for one or more payment media originating sources in a retail store, the method comprising:

receiving a request for the start fund; and

automatically determining a start fund distribution makeup based on at least one start fund determining criteria, wherein the start fund distribution makeup defines at least one of a value, a denomination split and a media type in the start fund, wherein a retail store

includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

33. The method of claim 32, wherein the request is provided by an operator in a retail store.

34. The method of claim 32, wherein the request is automatically provided by a controller in response to instructions stored on a machine-readable storage medium.

35. The method of claim 32, wherein the one or more payment media originating sources comprises at least one of a retail till, retailer back office, coin redemption device and a third party retail concession.

36. The method of claim 32, wherein the at least one start fund determining criteria is based on a set of rules established for the one or more payment media originating sources located in a retail store.

37. The method of claim 36, wherein the set of rules considers one or more of at least retailer type, retailer size, retailer location, type of payment media originating source where the start fund is to be distributed, time of day for start fund distribution, calendar date for the start fund distribution, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

38. The method of claim 32, wherein the at least one start fund determining criteria is defined for each payment media originating source in a retail store according to a policy defined for a retail store.

39. The method of claim 38, wherein the policy is provided locally by a retail store operator.

40. The method of claim 38, wherein the policy is provided from a location remote from a retail store.

41. The method of claim 38, wherein the policy considers one or more of at least the type of payment media originating source where the start fund is to be distributed, time of day for start fund distribution, calendar date for the start fund distribution, calendar date of national or local holidays, calendar date of scheduled festivities and organized events, and a retail store scheduled sales event.

42. The method of claim 38, wherein the policy provides for periodic changes of the start fund distribution makeup for the one or more payment media originating sources.

43. The method of claim 38, wherein the policy maintains a predetermined start fund distribution makeup for one or more payment media originating sources for a period of time longer than one day.

44. The method of claim 32, wherein the at least one start fund determining criteria is based on real time or near real time analysis of retail sales activity information that is electronically obtained from one or more payment media originating sources in a retail store during a predetermined period of time.

45. The method of claim 44, wherein the retail sales activity information comprises electronic point of sale (EPOS) data.

46. The method of claim 45, wherein the EPOS data is used to automatically forecast a likely start fund amount and denomination split.

47. The method of claim 45, wherein the EPOS data is compared with information obtained from other sales or business activities performed in a retail store.

48. The method of claim 47, wherein the information obtained from other sales or business activities comprises one or more of at least product refund amount information, frequency and size of payment media refunds processed within a predetermined period of time, payment media dispensed information or payment media received information from an automatic teller machine located in a retail store, value and denomination of payment media stored in a retail store, and payment media pickup or delivery information scheduled by a cash-in-transit operator.

49. The method of claim 32, wherein the step of determining the start fund for one or more payment media originating sources requires no input from a payment media originating source user requesting the start fund, other than the request.

50. The method of claim 32, wherein the at least one start fund determining criteria is defined for each payment media originating source in a retail store according to a policy defined at a remote location from the retail store.

51. The method of claim 32, further comprising:  
presenting the determined start fund distribution makeup to a payment media originating source user requesting the start fund; and  
modifying the determined start fund distribution makeup based on an input from the payment media originating source user requesting the start fund.

52. The method of claim 32, wherein a plurality of the start fund distribution makeups are simultaneously determined for a plurality of payment media originating sources in a retail store, the plurality of start fund distribution makeups being distinct from each other.

53. The method of claim 32, wherein a plurality of the start fund distribution makeups are simultaneously determined for a plurality of payment media originating sources in a plurality of retail stores.

54. A machine-readable storage medium that provides instructions for electronically determining a start fund for one or more payment media originating sources in a commercial or retail environment, the instructions, when executed by a processor, cause the processor to perform operations comprising:

processing a request for the start fund; and

automatically determining a start fund distribution makeup based on at least one start fund determining criteria, wherein the start fund distribution makeup defines at least one of a value, a denomination split and a media type in the start fund.

55. The machine-readable storage medium according to claim 54, wherein the one or more payment media originating sources comprises at least one of a retail till, retailer back office, coin redemption device and a third party retail concession.

56. The machine-readable storage medium according to claim 54, wherein the at least one start fund determining criteria is based on at least a set of rules established for the one or more payment media originating sources located in a retail store.

57. The machine-readable storage medium according to claim 54, wherein the at least one start fund determining criteria is defined for each payment media originating source in a retail store according to a policy defined for a retail store.

58. The machine-readable storage medium according to claim 54, wherein the at least one start fund determining criteria is based on real time or substantially real time analysis of retail sales activity information that is electronically obtained from one or more payment media originating sources in a retail store during a predetermined period of time.

59. A system for electronically determining a start fund for one or more payment media originating sources in a commercial or retail environment, comprising a controller that: automatically determines a start fund by processing a request for the start fund, the controller determining a start fund distribution makeup based on at least one start fund determining criteria, wherein the start fund distribution makeup defines at least one of a value, a denomination split and media type in the start fund.

60. The system according to claim 59, wherein the one or more payment media originating sources comprises at least one of a retail till, retailer back office, coin redemption device and a third party retail concession.

61. The system according to claim 59, wherein the at least one start fund determining criteria is based on at least a set of rules established for the one or more payment media originating sources located in a retail store.



62. The system according to claim 59, wherein the at least one start fund determining criteria is defined for each payment media originating source in a retail store according to a store policy.

63. The system according to claim 59, wherein the at least one start fund determining criteria is based on real time or substantially real time analysis of retail sales activity information that is electronically obtained from one or more payment media originating sources in a retail store during a predetermined period of time.

64. A method of electronically processing a payment media change operation for one or more payment media originating sources, the method comprising:

receiving a request for the payment media change operation;

automatically determining a payment media change makeup based on a payment media amount presented and at least one payment media change makeup processing criteria, the payment media change makeup defining at least one of a value, a denomination split, and media type; and

providing the payment media change makeup to an operator.

65. The method of claim 64, wherein the payment media originating sources comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

66. The method of claim 64, wherein the at least one payment media change makeup processing criteria is based on at least one of a set of rules, a policy defined for a retail store and real time or substantially real time analysis of retail sales activity information that is electronically obtained from one or more payment media originating sources in a retail store during a predetermined period of time within a retail store, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

67. The method of claim 66, wherein the set of rules considers one or more of at least the cash denomination available, the size of a cash denomination presented, retailer type, retailer size, retailer location, type of payment media originating source for which the cash change makeup is to be distributed, time of day for dispensing the change makeup distribution, calendar date for dispensing the change makeup, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

68. The method of claim 66, wherein the policy is provided locally for a retail store.

69. The method of claim 66, wherein the policy is provided from a location remote from a retail store.

70. The method of claim 66, wherein the policy considers one or more of type of payment media originating source where the cash change is to be distributed, time of day for cash change distribution, calendar date for the cash change distribution, calendar date of national or local holidays, calendar date of scheduled festivities and organized events, and a retail store scheduled sales event.

71. The method of claim 66, wherein the policy provides for periodic changes of the payment media change makeup for the one or more payment media originating sources.

72. The method of claim 66, wherein the policy maintains a predetermined cash change makeup for one or more media payment originating sources for a period of time longer than one day.

73. The method of claim 66, wherein the retail sales activity information comprises electronic point of sale (EPOS) data.

74. The method of claim 73, wherein the EPOS data is used to automatically forecast at least one of a likely cash change value, a denomination split and a media type.

75. The method of claim 73, wherein the EPOS data is compared with information obtained from other sales or business activities performed in a retail store.

76. The method of claim 75, wherein the information obtained from the other sales or business activities comprises one or more of at least product refund amount information, frequency and cash size of refunds processed within a predetermined period of time, cash dispensed information or cash received information from an automatic teller machine located in a retail store, value and denomination of cash stored in a retail store, and cash pickup or delivery information scheduled by a cash-in-transit operator.

77. The method of claim 64, wherein the step of determining the payment media change makeup requires no input from an operator requesting the payment media change.

78. The method of claim 64, wherein the at least one payment media change makeup processing criteria is defined for each payment media originating source in a retail store according to a policy defined at a remote location from a retail store.

79. The method of claim 64, further comprising:  
modifying the payment media change makeup based on an input from the operator requesting the payment media change.

80. A machine-readable storage medium that provides instructions for electronically processing a payment media change operation for one or more payment media

originating sources, the instructions, when executed by a processor, cause the processor to perform operations comprising:

process a request for the payment media change operation;  
automatically determine a payment media change makeup based on a payment media amount presented and at least one payment media change makeup processing criteria, the payment media change makeup defining at least one of a value, a denomination split, and media type; and  
provide the payment media change makeup to an operator.

81. The machine-readable storage medium according to claim 80, wherein the payment media originating sources comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

82. The machine-readable storage medium according to claim 80, wherein the at least one payment media change makeup processing criteria is based on at least one of a set of rules, a policy defined for a retail store and real time or substantially real time analysis of retail sales activity information that is electronically obtained from one or more payment media originating sources in a retail store during a predetermined period of time within a retail store, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

83. The machine-readable storage medium according to claim 82, wherein the set of rules considers one or more of at least the cash denomination available, the size of a cash denomination presented, retailer type, retailer size, retailer location, type of payment media originating source for which the cash change makeup is to be distributed, time of day for dispensing the change makeup distribution, calendar date for dispensing the change makeup, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

84. The machine-readable storage medium according to claim 82, wherein the policy is provided locally for a retail store.

85. The machine-readable storage medium according to claim 82, wherein the policy is provided from a location remote from a retail store.

86. The machine-readable storage medium according to claim 82, wherein the policy considers one or more of type of payment media originating source where the payment media change is to be distributed, time of day for payment media change distribution, calendar date for the payment media change distribution, calendar date of national or local

holidays, calendar date of scheduled festivities and organized events, and a retail store scheduled sales event.

87. The machine-readable storage medium according to claim 82, wherein the policy provides for periodic changes of the payment media change makeup for the one or more payment media originating sources.

88. The machine-readable storage medium according to claim 82, wherein the policy maintains a predetermined payment media change makeup for one or more payment media originating sources for a period of time longer than one day.

89. The machine-readable storage medium according to claim 82, wherein the retail sales activity information comprises electronic point of sale (EPOS) data.

90. The machine-readable storage medium according to claim 89, wherein the EPOS data is used to automatically forecast at least one of a likely payment media change value, a denomination split and a media type.

91. The machine-readable storage medium according to claim 89, wherein the EPOS data is compared with information obtained from other sales or business activities performed in a retail store.

92. The machine-readable storage medium according to claim 91, wherein the information obtained from the other sales or business activities comprises one or more of at least product refund amount information, frequency and cash size of refunds processed within a predetermined period of time, cash dispensed information or cash received information from an automatic teller machine located in a retail store, value and denomination of cash stored in a retail store, and cash pickup or delivery information scheduled by a cash-in-transit operator.

93. The machine-readable storage medium according to claim 80, wherein the step of determining the payment media change makeup requires no input from an operator requesting the cash change.

94. The machine-readable storage medium according to claim 80, wherein the at least one payment media change makeup processing criteria is defined for each payment media originating source in a retail store according to a policy defined at a remote location from a retail store.

95. A system for electronically processing a payment media change operation for one or more payment media originating sources, comprising a controller that:  
processes a request for the payment media change operation;

automatically determines a payment media change makeup based on a payment media amount presented and at least one payment media change makeup processing criteria, the payment media change makeup defining at least one of a value, a denomination split, and media type; and

provides the payment media change makeup to an operator.

96. The system according to claim 95, wherein the payment media originating sources comprises one or more of at least a retail till, a retailer back office, a coin redemption device and a third party retail concession.

97. The system according to claim 95, wherein the at least one payment media change makeup processing criteria is based on at least one of a set of rules, a policy defined for a retail store and real time or substantially real time analysis of retail sales activity information that is electronically obtained from one or more payment media originating sources in the retail store during a predetermined period of time within a retail store.

98. The system according to claim 97, wherein the set of rules considers one or more of at least the cash denomination available, the size of a cash denomination presented, retailer type, retailer size, retailer location, type of payment media originating source for which the payment media change makeup is to be distributed, time of day for dispensing the change makeup distribution, calendar date for dispensing the change makeup, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

99. The system according to claim 97, wherein the policy is provided locally for a retail store.

100. The system according to claim 97, wherein the policy is provided from a location remote from a retail store.

101. The system according to claim 97, wherein the policy considers one or more of type of payment media originating source where the payment media change is to be distributed, time of day for payment media change distribution, calendar date for the payment media change distribution, calendar date of national or local holidays, calendar date of scheduled festivities and organized events, and a retail store scheduled sales event.

102. The system according to claim 97, wherein the policy provides for periodic changes of the payment media change makeup for the one or more payment media originating sources.

103. The system according to claim 97, wherein the policy maintains a predetermined payment media change makeup for one or more payment media originating sources for a period of time longer than one day.

104. The system according to claim 97, wherein the retail sales activity information comprises electronic point of sale (EPOS) data.

105. The system according to claim 104, wherein the EPOS data is used to automatically forecast at least one of a likely payment media change value, a denomination split and a media type.

106. The system according to claim 104, wherein the EPOS data is compared with information obtained from other sales or business activities performed in a retail store.

107. The system according to claim 106, wherein the information obtained from the other sales or business activities comprises one or more of at least product refund amount information, frequency and cash size of refunds processed within a predetermined period of time, cash dispensed information or cash received information from an automatic teller machine located in a retail store, value and denomination of cash stored in a retail store, and cash pickup or delivery information scheduled by a cash-in-transit operator.

108. A method of electronically processing a payment media advance request in a retail store, the method comprising:

receiving a request for a payment media advance from an entity; and  
automatically determining a payment media advance makeup based on at least one payment media advance makeup processing criteria, the payment media advance makeup defining at least one of a value, a denomination split and media type, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

109. The method of claim 108, wherein the entity comprises one or more of a payment media originating source operator, a payment media originating source supervisor, a retail store operator, a payment media originating source, an authority remotely located from the retail store and a start fund.

110. The method of claim 108, wherein the request is automatically provided by a controller in response to instructions stored on a machine-readable storage medium.

111. The method of claim 109, further comprising providing the payment media advance to at least one of a payment media originating source operator, a payment media originating source supervisor, a retail store operator, a payment media originating source and a start fund.

112. The method of claim 108, wherein the at least one payment media advance makeup processing criteria is based on at least one of a set of rules, a policy defined for a retail store, and real time or substantially real time analysis of retail sales activity information that is electronically obtained for a retail store during a predetermined period of time.

113. The method of claim 112, wherein the set of rules considers one or more of at least one of the payment media denomination available, retailer type, retailer size, retailer location, the payment media originating source for which the payment media advance makeup is to be distributed, time of day for dispensing the payment media advance makeup distribution, calendar date for dispensing the payment media advance makeup, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and retail store scheduled sales event.

114. The method of claim 112, wherein the policy used in defining the at least one payment media advance makeup processing criteria is set up locally for a retail store.

115. The method of claim 112, wherein the policy used in defining the at least one payment media advance makeup processing criteria is provided from a location remote from a retail store.

116. The method of claim 112, wherein the policy considers at least one of a type of payment media originating source where the payment media advance is to be distributed, time of day for payment media advance distribution, calendar date for the payment media advance distribution, calendar date of national or local holidays, calendar date of scheduled festivities and organized events, and retail store scheduled sales event.

117. The method of claim 112, wherein the policy provides for periodic changes of the payment media advance makeup for one or more requesting entities.

118. The method of claim 112, wherein the policy maintains a predetermined payment media advance makeup for one or more requesting entities for a period of time longer than one day.

119. The method of claim 112, wherein the retail sales activity information comprises electronic point of sale (EPOS) data, and payment media amount and denomination split present in one or more payment media originating sources in a retail store.

120. The method of claim 119, wherein the sales activity information is used to automatically forecast a likely payment media advance value, media type and denomination split.

121. The method of claim 119, wherein the sales activity information is compared with information obtained from other sales or business activities performed in a retail store.

122. The method of claim 121, wherein information obtained from the other sales or business activities comprises one or more of at least product refund amount information, frequency and cash size of refunds processed within a predetermined period of time, cash dispensed information or cash received information from an automatic teller machine located in the retail store, value and denomination of cash stored in a retail store, and cash pickup or delivery information scheduled by a cash-in-transit operator.

123. The method of claim 108, wherein the step of automatically determining the payment media advance makeup for one or more payment media originating sources requires no additional input from the entity requesting the payment media advance.

124. The method of claim 108, wherein the at least one payment media advance makeup processing criteria is defined for each payment media originating source in a retail store according to a policy defined at a remote location from a retail store.

125. The method of claim 108, further comprising:  
modifying the payment media advance makeup based on a payment media advance instruction from the entity requesting the payment media advance, the instruction specifying one or more of payment media value, payment media denomination split and payment media type.

126. The method of claim 108, wherein a plurality of payment media advance makeups are simultaneously determined for a plurality of payment media originating sources in a retail store, the plurality of payment media advance makeups being distinct from each other.

127. A method of electronically processing a bank deposit operation for one or more payment media originating sources, the method comprising:  
receiving a request for the bank deposit operation; and  
automatically determining a bank deposit makeup based on at least one bank deposit determining criteria,  
wherein the bank deposit makeup defines at least one of a value, a denomination split and media type.

128. The method of claim 127, wherein the request is provided by an operator in a retail store, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

129. The method of claim 127, wherein the request is automatically provided by a controller in response to instructions stored on a machine-readable storage medium.



130. The method of claim 127, further comprising preparing a bank deposit voucher based on information obtained from the bank deposit makeup.

131. The method of claim 127, further comprising presenting a finalized bank deposit package to an operator.

132. The method of claim 127, wherein the payment media originating source comprises one of a retail till, retailer back office, coin redemption device and a third party retail concession.

133. The method of claim 127, wherein the at least one bank deposit determining criteria is based on a set of rules established for the one or more payment media originating sources located in a retail store, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

134. The method of claim 133, wherein the set of rules considers one or more of at least a start fund makeup distribution required for the one or more payment media originating sources, frequency of payment media deposit pickup and transportation activities from the retail store, amount of payment media in a retail store at the time of commencing the bank deposit operation, retailer type, retailer size, retailer location, type of payment media originating source from which the bank deposit is to be made, time of day for bank deposit, calendar date for the bank deposit, calendar date of national or local holidays, calendar date of scheduled festivities or organized events, and a retail store scheduled sales event.

135. The method of claim 127, wherein the at least one bank deposit determining criteria is defined for each payment media originating device according to a policy defined for a retail store, wherein a retail store includes one or more of at least a single store, multiple stores, one or more third party concession stands located within a single store and two or more stores located within a mall.

136. The method of claim 135, wherein the policy is provided locally by a retail store.

137. The method of claim 135, wherein the policy is provided from a location remote from a retail store.

138. The method of claim 135, wherein the policy considers one or more of at least a start fund makeup distribution required for the one or more payment media originating sources, type of payment media originating source from which the bank deposit is to be made, time of day for bank deposit, calendar date for the bank deposit, calendar date of national or

local holidays, calendar date of scheduled festivities and organized events, and a retail store scheduled sales event.

139. The method of claim 135, wherein the policy provides for periodic changes of the bank deposit makeup for the one or more payment media originating sources based on one or more of at least a start fund makeup distribution needed for the one or more payment media originating sources in a retail store, frequency of bank deposit pickup and transportation activities from a retail store, and amount of payment media in a retail store at the time of commencing the bank deposit operation.

140. The method of claim 135, wherein the policy provides for a predetermined bank deposit makeup for one or more payment media originating devices.

141. The method of claim 127, wherein the at least one bank deposit determining criteria is based on real time or substantially real time analysis of retail sales activity information that is electronically obtained from one or more payment media originating sources in a retail store during a predetermined period of time.

142. The method of claim 141, wherein the retail sales activity information comprises electronic point of sale (EPOS) data.

143. The method of claim 142, wherein the EPOS data is used to automatically forecast at least a likely bank deposit amount, media type and denomination split.

144. The method of claim 142, wherein the EPOS data is compared with information obtained from other sales or business activities performed in a retail store.

145. The method of claim 144, wherein the information obtained from the other sales or business activities comprises one or more of at least product refund amount information, frequency and size of payment media refunds processed within a predetermined period of time, payment media dispensed information or payment media received information from an automatic teller machine located in a retail store, value and denomination of payment media stored in the retail store, payment media pickup or delivery information scheduled by a cash-in-transit operator and payment media start fund makeup distribution needed for the one or more payment media originating sources in a retail store.

146. The method of claim 130, further comprising:  
presenting information on the bank deposit voucher and determined bank deposit distribution makeup to an operator requesting the bank deposit; and  
modifying the bank deposit distribution makeup based on an input from the operator requesting the bank deposit.

147. The method of claim 127, wherein the at least one bank deposit determining criteria considers other payment media processing activities to be performed in a retail store, wherein the other payment media processing activities include one or more of a payment media start fund issuance activity, a payment media change activity and a payment media advance activity.

148. The method of claim 130, wherein the bank deposit voucher includes information that complies with requirements set by at least one of a bank, a cash-in-transit operator and an operator that conducts the bank deposit.

149. The method of claim 127, wherein the amount and denomination split of payment media in the bank deposit are arranged according to requirements set by at least one of the retail store, a bank, a cash-in-transit operator and an operator that conducts the bank deposit.

150. The method of claim 149, wherein the payment media in the bank deposit is arranged in a plurality of payment media deposit groups or stacks, each payment media deposit group or stack having a specific payment media denomination and a predefined deposit amount.

151. The method of claim 150, wherein each deposit group or stack has a marking identifier.

152. The method of claim 151, wherein the marking identifier comprises one or more of a header card, a footer card, a marking band or a marking strip.

153. The method of claim 151, wherein the marking identifier comprises information defining an origin of the payment media deposit, the denomination expected and the value of cash currency.

154. The method of claim 153, wherein the information is stored in an electronically readable format.

155. The method of claim 149, wherein the payment media in the bank deposit is placed in a secure container that is provided with a tamper-evident device.

156. The method of claim 149, wherein the payment media in the payment media bank deposit is placed in a secure container that is tagged with a smart-card device.

157. The method of claim 156, wherein the container has a marking identifier.

158. The method of claim 157, wherein the marking identifier comprises one or more of a header card, a footer card, a marking band or a marking strip.

159. The method of claim 157, wherein the marking identifier comprises information defining an origin of the deposit, the denomination expected and the value of payment media.

160. The method of claim 159, wherein the information is stored in an electronically readable format.